Case 11-37084-DOT Doc 1 Filed 11/07/11 Entered 11/07/11 20:51:05 Desc Main Document Page 1 of 11

	States Ban			90 1 01			Voluntary Petition
Name of Debtor (if individual, enter Last, First, Middle): Stover, Joshua Lee				Name of Joint Debtor (Spouse) (Last, First, Middle): Stover, Amanda Mitchell			
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names): AKA Joshua Lee Plumley Stover				All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names): FKA Amanda Lynn Mitchell			
Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all) xxx-xx-7394 Street Address of Debtor (No. and Street, City, and State): 262 Epworth Court			(if more	Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all) xxx-xx-7520 Street Address of Joint Debtor (No. and Street, City, and State): 262 Epworth Court			
Aylett, VA ZIP Code 23009 County of Residence or of the Principal Place of Business:				Aylett, VA ZIP Code 23009 County of Residence or of the Principal Place of Business:			
King William Mailing Address of Debtor (if different from street address):				ng Williar ng Address		or (if differe	nt from street address):
Location of Principal Assets of Business Debt (if different from street address above):	or	ZIP Code	1				ZIP Code
Type of Debtor (Form of Organization) (Check one box) Individual (includes Joint Debtors) See Exhibit D on page 2 of this form. Corporation (includes LLC and LLP) Partnership Other (If debtor is not one of the above entities check this box and state type of entity below.)	Nature of Business (Check one box) Health Care Business Single Asset Real Estate as dein 11 U.S.C. § 101 (51B) Railroad Stockbroker Commodity Broker Clearing Bank Other Tax-Exempt Entity (Check box, if applicable) Debtor is a tax-exempt organiz under Title 26 of the United St		ization States	Chapter 11 of a Foreign Main Proceeding Chapter 12 Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding Nature of Debts (Check one box) Debts are primarily consumer debts,			hapter 15 Petition for Recognition a Foreign Main Proceeding hapter 15 Petition for Recognition a Foreign Nonmain Proceeding e of Debts k one box) Debts are primarily business debts.
Filing Fee (Check one box) Full Filing Fee attached □ Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A. □ Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B. □ A plan is Acceptar				a small busing regate nonco \$2,343,300 (e) boxes: ng filed with of the plan w	debtor as defin ness debtor as d ntingent liquida amount subject this petition.	defined in 11 United debts (exc to adjustment	
Statistical/Administrative Information ■ Debtor estimates that funds will be availabed Debtor estimates that, after any exempt prothere will be no funds available for distributions.	operty is excluded a	unsecured credi	tors.			THIS	SPACE IS FOR COURT USE ONLY
Estimated Number of Creditors	1,000- 5,000 5,001- 10,000		5,001- 0,000	50,001- 100,000	OVER 100,000		
So to	\$1,000,001 \$10,000,000 to \$10 to \$50 million million	to \$100 to] 100,000,001 \$500 illion	\$500,000,001 to \$1 billion			
Stimated Liabilities	\$1,000,001 \$10,000,0 to \$10 to \$50 million million	to \$100 to		\$500,000,001 to \$1 billion			

Case 11-37084-DOT Doc 1 Filed 11/07/11 Entered 11/07/11 20:51:05 Desc Main Document Page 2 of 11

Page 2 of 11 **B1** (Official Form 1)(4/10) Page 2 Name of Debtor(s): Voluntary Petition Stover, Joshua Lee (This page must be completed and filed in every case) Stover, Amanda Mitchell All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet) Location Case Number: Date Filed: Where Filed: - None -Location Case Number: Date Filed: Where Filed: Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor (If more than one, attach additional sheet) Name of Debtor: Case Number: Date Filed: - None -District: Relationship: Judge: Exhibit B Exhibit A (To be completed if debtor is an individual whose debts are primarily consumer debts.) (To be completed if debtor is required to file periodic reports (e.g., I, the attorney for the petitioner named in the foregoing petition, declare that I forms 10K and 10Q) with the Securities and Exchange Commission have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 under each such chapter. I further certify that I delivered to the debtor the notice and is requesting relief under chapter 11.) required by 11 U.S.C. §342(b). ☐ Exhibit A is attached and made a part of this petition. \mathbf{X} /s/ Ellen P. Ray November 7, 2011 Signature of Attorney for Debtor(s) (Date) Ellen P. Ray 32286 Exhibit C Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? Yes, and Exhibit C is attached and made a part of this petition. No. Exhibit D (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) Exhibit D completed and signed by the debtor is attached and made a part of this petition. If this is a joint petition: ■ Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition. Information Regarding the Debtor - Venue (Check any applicable box) Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District. Certification by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes) Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.) (Name of landlord that obtained judgment) (Address of landlord) Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition. Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(1)).

B1 (Official Form 1)(4/10)

Page 3

Voluntary Petition

(This page must be completed and filed in every case)

Name of Debtor(s):

Stover, Joshua Lee Stover, Amanda Mitchell

Signatures

$Signature (s) \ of \ Debtor (s) \ (Individual/Joint)$

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X /s/ Joshua Lee Stover

Signature of Debtor Joshua Lee Stover

X /s/ Amanda Mitchell Stover

Signature of Joint Debtor Amanda Mitchell Stover

Telephone Number (If not represented by attorney)

November 7, 2011

Date

Signature of Attorney*

X /s/ Ellen P. Ray

Signature of Attorney for Debtor(s)

Ellen P. Ray 32286

Printed Name of Attorney for Debtor(s)

Main Street Law Offices, LLC

Firm Name

1701 W. Main Street Richmond, VA 23220

Address

Email: ellenray@earthlink.net

804-355-1800 Fax: 804-355-1700

Telephone Number

November 7, 2011

Date

*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

$Signature\ of\ Debtor\ (Corporation/Partnership)$

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

- ☐ I request relief in accordance with chapter 15 of title 11. United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.
- ☐ Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

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Signature of Foreign Representative

Printed Name of Foreign Representative

Date

Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social-Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.)(Required by 11 U.S.C. § 110.)

T
v

Date

Address

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.

Case 11-37084-DOT Doc 1 Filed 11/07/11 Entered 11/07/11 20:51:05 Desc Main Document Page 4 of 11

B 1D (Official Form 1, Exhibit D) (12/09)

United States Bankruptcy Court Eastern District of Virginia

In re	Joshua Lee Stover Amanda Mitchell Stover		Case No.	
		Debtor(s)	Chapter	13

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency*.
- □ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.*
- □ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.]

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

Case 11-37084-DOT Doc 1 Filed 11/07/11 Entered 11/07/11 20:51:05 Desc Main Document Page 5 of 11

B 1D (Official Form 1, Exhibit D) (12/09) - Cont.	Page 2
☐ 4. I am not required to receive a credit cour	nseling briefing because of: [Check the applicable
statement.] [Must be accompanied by a motion for d	etermination by the court.]
☐ Incapacity. (Defined in 11 U.S.C. §	109(h)(4) as impaired by reason of mental illness or
mental deficiency so as to be incapable of rea	lizing and making rational decisions with respect to
financial responsibilities.);	
☐ Disability. (Defined in 11 U.S.C. §	109(h)(4) as physically impaired to the extent of being
unable, after reasonable effort, to participate	in a credit counseling briefing in person, by telephone, or
through the Internet.);	
☐ Active military duty in a military co	ombat zone.
☐ 5. The United States trustee or bankruptcy requirement of 11 U.S.C. § 109(h) does not apply in	administrator has determined that the credit counseling this district.
I certify under penalty of perjury that the	information provided above is true and correct.
Signature of Debtor:	/s/ Joshua Lee Stover
	Joshua Lee Stover
Date: November 7, 2	011

Certificate Number: 08381-VAE-CC-016438995



CERTIFICATE OF COUNSELING

I CERTIFY that on October 25, 2011, at 11:49 o'clock AM CDT, Joshua L. P. Stover received from ConsumerBankruptcyCounseling.info, a Project of the Tides Center, an agency approved pursuant to 11 U.S.C. § 111 to provide credit counseling in the Eastern District of Virginia, an individual [or group] briefing that complied with the provisions of 11 U.S.C. §§ 109(h) and 111.

A debt repayment plan <u>was not prepared</u>. If a debt repayment plan was prepared, a copy of the debt repayment plan is attached to this certificate.

This counseling session was conducted by internet.

Date: October 27, 2011 By: /s/Patricia Perez

Name: Patricia Perez

Title: assistant

^{*} Individuals who wish to file a bankruptcy case under title 11 of the United States Bankruptcy Code are required to file with the United States Bankruptcy Court a completed certificate of counseling from the nonprofit budget and credit counseling agency that provided the individual the counseling services and a copy of the debt repayment plan, if any, developed through the credit counseling agency. *See* 11 U.S.C. §§ 109(h) and 521(b).

Case 11-37084-DOT Doc 1 Filed 11/07/11 Entered 11/07/11 20:51:05 Desc Main Document Page 7 of 11

B 1D (Official Form 1, Exhibit D) (12/09)

United States Bankruptcy Court Eastern District of Virginia

In re	Joshua Lee Stover Amanda Mitchell Stover		Case No.	Case No.	
		Debtor(s)	Chapter	13	

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

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Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency*.
- □ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.*
- □ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.]

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

Case 11-37084-DOT Doc 1 Filed 11/07/11 Entered 11/07/11 20:51:05 Desc Main Document Page 8 of 11

B 1D (Official Form 1, Exhibit D) (12/09) - Cont.	Page 2
☐ 4. I am not required to receive a credit cou	inseling briefing because of: [Check the applicable
statement.] [Must be accompanied by a motion for a	determination by the court.]
☐ Incapacity. (Defined in 11 U.S.C. §	§ 109(h)(4) as impaired by reason of mental illness or
	alizing and making rational decisions with respect to
financial responsibilities.);	
± //	109(h)(4) as physically impaired to the extent of being
unable, after reasonable effort, to participate	in a credit counseling briefing in person, by telephone, or
through the Internet.);	
☐ Active military duty in a military c	ombat zone.
☐ 5. The United States trustee or bankruptcy requirement of 11 U.S.C. § 109(h) does not apply in	administrator has determined that the credit counseling this district.
I certify under penalty of perjury that the	information provided above is true and correct.
Signature of Debtor:	/s/ Amanda Mitchell Stover
C	Amanda Mitchell Stover
Date: November 7, 2	2011

Certificate Number: 08381-VAE-CC-016438994



CERTIFICATE OF COUNSELING

I CERTIFY that on October 25, 2011, at 11:49 o'clock AM CDT, Amanda M Stover received from ConsumerBankruptcyCounseling.info, a Project of the Tides Center, an agency approved pursuant to 11 U.S.C. § 111 to provide credit counseling in the Eastern District of Virginia, an individual [or group] briefing that complied with the provisions of 11 U.S.C. §§ 109(h) and 111.

A debt repayment plan <u>was not prepared</u>. If a debt repayment plan was prepared, a copy of the debt repayment plan is attached to this certificate.

This counseling session was conducted by internet.

Date: October 27, 2011 By: /s/Patricia Perez

Name: Patricia Perez

Title: assistant

^{*} Individuals who wish to file a bankruptcy case under title 11 of the United States Bankruptcy Code are required to file with the United States Bankruptcy Court a completed certificate of counseling from the nonprofit budget and credit counseling agency that provided the individual the counseling services and a copy of the debt repayment plan, if any, developed through the credit counseling agency. *See* 11 U.S.C. §§ 109(h) and 521(b).

Office of Gases 17-37-084-DOT 701 E. Broad Street, Ste 4304 Richmond, VA 23219

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Stover, Joshua and Amanda -Po Box 5253 Carol Stream, IL 60197

Allianceone Receivables Mangmn 1160 Centre Pointe Drive #1 Saint Paul, MN 55120

Enhanced Recover Corp. 8014 Bayberry Road Jacksonville, FL 32256-7412 IC Systems, Inc. Post Office Box 64378 Saint Paul, MN 55164-0437

Asset Acceptance 5004 Monument Avenue #101 Richmond, VA 23230

Essex Bank PO Box 1340 Glen Allen, VA 23060 King William County Treasurer PO Box 158 King William, VA 23086-0156

Asset Acceptance Co. PO Box 2036 Warren, MI 48090

Financial Recovery Serv Inc PO Box 385908 Minneapolis, MN 55438-5908

Kohl's PO Box 3043 Milwaukee, WI 53201

Bank of America PO Box 15019 Wilmington, DE 19850 First Premier Bank P.O. Box 5519 Sioux Falls, SD 57117 Lee Davis Med. Assoc 7041 Lee Park Rd. Mechanicsville, VA 23111

Barclays bank of Delaware 125 S West st. Wilmington, DE 19801

Firstpoint PO Box 26140 Greensboro, NC 27402-6140 Meyer, Goergen & Marrs, P.C. 7130 Glen Forest Drive, Ste. 3 Richmond, VA 23226

Childrens Hospital PO Box 758998 Baltimore, MD 21275-8998 Focused Recovery Solutions 9701 Metropolitan Court Suite B Richmond, VA 23236

Midland Credit Management 8875 Aero Drive Suite 200 San Diego, CA 92123-2255

Commonwealth of Virginia Dept of Taxation PO Box 2156 Richmond, VA 23218-2156

Ford Credit Nat'l Bankruptcy PO Box 6275 Dearborn, MI 48121

Mnet Financial Inc 95 Argonaut #250 Aliso Viejo, CA 92656

Credit Collection Service Post Office Box 9133 Needham, MA 02494-9133 GE Money Bank PO Box 981127 El Paso, TX 79998-1127 NCO Financial Services 507 Prudential Road Horsham, PA 19044

Credit Control Corp. PO Box 120570 Newport News, VA 23612-0570

Gregory Mitchell 6540 King William Road Aylett, VA 23009

Patient First PO Box 758941 Baltimore, MD 21275-8941 Progressive angulah 37084-DOT PO Box 94656 Cleveland, OH 44101-4656

Receivable Management P.O. Box 17305 Richmond, VA 23226 WFCB/Lumber PO box 182120 Columbus, OH 43218

Riverside Emergency Phy PO Box 1929 Kilmarnock, VA 22482

RPM PO Box 830913 Birmingham, AL 35283-0913

Seventh Avenue 1112 7th Avenue Monroe, WI 53566-1364

St. Mary's Hospital PO Box 28538 Richmond, VA 23228

United Consumers Inc 14203 Telegraph Road Woodbridge, VA 22192

United States Post Office Princess Anne St Fredericksburg, VA 22401

Verizon Bankruptcy Center* PO Box 3605 Bloomington, IL 61702-3605

Virginia Womens Center PO Box 17670 Baltimore, MD 21297-1670